

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: Cruz, Paul O § Case No. 09 B 24347
Cruz, Debbie K §
Debtors §
§

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 07/03/2009.

2) The plan was confirmed on 09/24/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/28/2010, 06/10/2010, 08/19/2010 and 10/21/2010.

5) The case was dismissed on 12/02/2010.

6) Number of months from filing or conversion to last payment: 15.

7) Number of months case was pending: 18.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$6,716.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,130.00
Less amount refunded to debtor	\$0

NET RECEIPTS:

\$13,130.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,915.37
Court Costs	\$0
Trustee Expenses & Compensation	\$799.20
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$3,714.57

Attorney fees paid and disclosed by debtor \$386.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Drive Financial Services	Secured	\$19,000.00	NA	NA	\$0	\$0
Regional Acceptance	Secured	\$16,916.04	NA	NA	\$0	\$0
Regional Acceptance	Secured	NA	\$17,192.84	\$16,916.04	\$4,136.43	\$0
Santander Consumer USA	Secured	NA	\$21,656.16	\$19,000.00	\$5,279.00	\$0
AFNI	Unsecured	\$529.00	NA	NA	\$0	\$0
American InfoSource LP	Unsecured	NA	\$155.64	\$155.64	\$0	\$0
American InfoSource LP	Unsecured	NA	\$1,359.09	\$1,359.09	\$0	\$0
Applied Bank	Unsecured	\$1,200.00	NA	NA	\$0	\$0
Arrow Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Arrow Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Asset Acceptance	Unsecured	NA	\$105.92	\$105.92	\$0	\$0
Asset Acceptance	Unsecured	NA	\$1,395.94	\$1,395.94	\$0	\$0
Blatt Hasenmiller Leibske & Moore	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$4,430.00	\$3,792.51	\$3,792.51	\$0	\$0
Capital One	Unsecured	NA	\$5,674.72	\$5,674.72	\$0	\$0
Capital One Auto Finance	Unsecured	\$10,595.00	\$19,641.41	\$19,641.41	\$0	\$0
CB USA	Unsecured	\$164.00	NA	NA	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Commonwealth Edison	Unsecured	\$407.13	NA	NA	\$0	\$0
Computer Credit Service Corp	Unsecured	\$197.00	NA	NA	\$0	\$0
Dependon Collection Service	Unsecured	\$236.00	NA	NA	\$0	\$0
Dish Network	Unsecured	\$486.82	NA	NA	\$0	\$0
First Premier	Unsecured	\$0	NA	NA	\$0	\$0
GEMB	Unsecured	\$0	NA	NA	\$0	\$0
Greater Chicago Finance	Unsecured	\$0	NA	NA	\$0	\$0
Harris & Harris	Unsecured	\$100.00	NA	NA	\$0	\$0
Houston Funding Corp	Unsecured	\$0	NA	NA	\$0	\$0
I C Systems Inc	Unsecured	\$139.00	NA	NA	\$0	\$0
Ingalls Memorial Hospital	Unsecured	\$1,398.25	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$518.82	\$277.86	\$277.86	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	NA	\$355.31	\$355.31	\$0	\$0
Northland Group Inc	Unsecured	\$607.75	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$331.00	\$338.90	\$338.90	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$6,367.00	\$5,303.52	\$5,303.52	\$0	\$0
Portfolio Recovery Associates	Unsecured	NA	\$4,608.00	\$4,608.00	\$0	\$0
Receivables Management Inc	Unsecured	\$100.00	NA	NA	\$0	\$0
Regional Acceptance	Unsecured	NA	\$276.80	\$276.80	\$0	\$0
Resurgent Capital Services	Unsecured	\$600.00	\$600.44	\$600.44	\$0	\$0
Resurgent Capital Services	Unsecured	\$606.00	\$606.42	\$606.42	\$0	\$0
Resurgent Capital Services	Unsecured	NA	\$583.65	\$583.65	\$0	\$0
RMI/MCSI	Unsecured	\$200.00	\$1,325.00	\$1,325.00	\$0	\$0
Rnb Fields3	Unsecured	\$0	NA	NA	\$0	\$0
RoundUp Funding LLC	Unsecured	\$1,025.00	\$1,025.00	\$1,025.00	\$0	\$0
Salute Visa	Unsecured	\$763.00	NA	NA	\$0	\$0
Santander Consumer USA	Unsecured	\$21,378.00	NA	NA	\$0	\$0
Santander Consumer USA	Unsecured	NA	\$2,656.16	\$2,656.16	\$0	\$0
Tribute/Fbold	Unsecured	\$790.00	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$35,916.04	\$9,415.43	\$0
All Other Secured	\$0	\$0	\$0
TOTAL SECURED:	\$35,916.04	\$9,415.43	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$50,082.29	\$0	\$0

Disbursements:

Expenses of Administration	\$3,714.57
Disbursements to Creditors	\$9,415.43
TOTAL DISBURSEMENTS:	\$13,130.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: January 18, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.